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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your	e the name that is on government-issued ure identification (for mple, your driver's	Patricia First name	First name
		ise or passport).	Middle name	Middle name
	iden	g your picture tification to your ting with the trustee.	Mendoza Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years		
		ude your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security nber or federal vidual Taxpayer ntification number	xxx-xx-2109	

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Case number (if known)

Debtor 1 Patricia Mendoza

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs **EINs** If Debtor 2 lives at a different address: Where you live 1209 S 4th Ave Maywood, IL 60153 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Cook County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. 317 S 9th Ave Maywood, IL 60153 Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing Check one: Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, have lived in this district longer than in any other I have lived in this district longer than in any district. other district. I have another reason. I have another reason. Explain. (See 28 U.S.C. § 1408.) Explain. (See 28 U.S.C. § 1408.)

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Case number (if known) Debtor 1 Patricia Mendoza

ar	Tell the Court About	Your E	Bankruptcy Ca	ise				
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Require</i> page 1 and check the appr	ed by 11 U.S.C. § 342(b) for Individual opriate box.	als Filing for Bankruptcy	
	choosing to file under	☐ Chapter 7						
			Chapter 11					
		□ c	Chapter 12					
		■ C	Chapter 13					
I will pay the entire fee when I file my petition. Please check with the cleri about how you may pay. Typically, if you are paying the fee yourself, you may order. If your attorney is submitting your payment on your behalf, your attornal a pre-printed address.				fee yourself, you may pay with cash,	cashier's check, or money			
					tallments. If you choose this s (Official Form 103A).	s option, sign and attach the Applicate	ion for Individuals to Pay	
			but is not req	uired to, waive	your fèe, and may do so onl	option only if you are filing for Chapterly if your income is less than 150% of	the official poverty line that	
						e fee in installments). If you choose the (Official Form 103B) and file it with y		
).	Have you filed for bankruptcy within the	■ N	0.					
	last 8 years?	☐ Ye	es.					
			District		When	Case number _		
			District		When	Case number _		
			District		When	Case number _		
10.	Are any bankruptcy cases pending or being	■ N	0					
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	□ Ye	es.					
			Debtor			Relationship to yo	u	
			District		When	Case number, if k	nown	
			Debtor			Relationship to yo	u	
			District		When	Case number, if k	nown	
11.	Do you rent your residence?	□ N	o. Go to l	ine 12.				
	residence:	■ Ye	es. Has yo	ur landlord obta	ained an eviction judgment a	against you and do you want to stay ir	n your residence?	
				No. Go to line	12.			
				Yes. Fill out Indibankruptcy pet		iction Judgment Against You (Form 1	01A) and file it with this	

Document Page 4 of 57 Case number (if known) Debtor 1 Patricia Mendoza Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. of any full- or part-time Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy

Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

U.S.C. § 101(51D).

Part 4:

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

INO.	

□ No.

☐ Yes.

☐ Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Debtor 1 Patricia Mendoza Document Page 5 of 57

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 57 Case number (if known) Debtor 1 Patricia Mendoza Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. ☐ Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Do you estimate that ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ☐ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do **1**,000-5,000 **1** 25,001-50,000 1-49 you estimate that you **5001-10.000 5**0.001-100.000 **50-99** owe? **1**0.001-25.000 ☐ More than 100.000 **1**00-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion \$0 - \$50.000 estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion **□** \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** ☐ More than \$50 billion □ \$100.000.001 - \$500 million □ \$500.001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$1,000,000,001 - \$10 billion □ \$10,000,001 - \$50 million **\$50.001 - \$100.000** to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Patricia Mendoza Signature of Debtor 2 Patricia Mendoza Signature of Debtor 1 Executed on July 9, 2016 Executed on

MM / DD / YYYY

MM / DD / YYYY

Debtor 1 Patricia Mendoza Document Page 7 of 57 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Mila Glo	oria Novak	Date	July 9, 2016
Signature of	Attorney for Debtor		MM / DD / YYYY
Mila Gloria	a Novak		
Printed name	a NOVAK		
Mila Gloria	a Novak		
Firm name			
2300 W. La	ake St		
Melrose Pa	ark, IL 60160-3623		
Number, Street,	City, State & ZIP Code		
Contact phone	708-343-9119	Email address	mila@milaglorianovak.com
6184136			
Bar number & St	tate		

Page 8 of 57 Document Fill in this information to identify your case: Debtor 1 Patricia Mendoza Middle Name Last Name Debtor 2 First Name Middle Name Last Name (Spouse if, filing) United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known)

☐ Check if this is an amended filing

12/15

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your as Value of	sets what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	9,619.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	9,619.00
Par	tt 2: Summarize Your Liabilities		
		Your lia Amount	bilities you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	55,449.73
	Your total liabilities	\$	55,449.73
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,998.67
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,823.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	edules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a personal,	family, or
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this	hav and su	hmit this form to

the court with your other schedules.

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Case number (if known) Document Debtor 1 Patricia Mendoza

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	\$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Bort A on Schoolule E/E compaths following:	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

	C	ase 16-22126	Doc 1 Filed 07/09/16 Document	Entered 07/09/2 Page 10 of 57	L6 20:27:32	Desc	Main
Fill in	this info	rmation to identify your o					
Debto	or 1	Patricia Mendoza					
		First Name	Middle Name	Last Name			
Debto		First Name	Middle Mann	Last Name			
(Spouse	e, if filing)	First Name	Middle Name	Last Name			
United	d States E	Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLII	NOIS			
Case	number			_			Check if this is an amended filing
⊃ffi∂	cial F	orm 106A/B					
		le A/B: Prop	ertv				12/15
			e items. List an asset only once. If a	an asset fits in more than on	e category, list the as	set in the	
nforma	ation. If mo	ore space is needed, attach a estion.	te as possible. If two married people a separate sheet to this form. On th , Land, or Other Real Estate You Ov	e top of any additional pages			
Dov	ou own o	r have any legal or equitable	interest in any residence, building,	land or similar property?			
_	, 0	navo any logar or oquitable	Third oct in any rootaonoo, banang,	rana, or ominar property.			
■ N	lo. Go to P	art 2.					
□ Y	es. Where	e is the property?					
Part 2	Describ	e Your Vehicles					
			itable interest in any vehicles, ve, also report it on Schedule G: E			any vehic	les you own that
3. Car	rs, vans,	trucks, tractors, sport uti	lity vehicles, motorcycles				
	No						
■ Y	⁄es						
3.1	Make: Model:	Toyota 4 Runner	Who has an interest in th	e property? Check one	the amount of any	secured cla	or exemptions. Put aims on Schedule D: Secured by Property.
	Year:	1997	Debtor 2 only		Current value of t		urrent value of the
	Approxim	ate mileage: 4000		only	entire property?		ortion you own?
ı	Other info	ormation:	At least one of the debt	ors and another			
			Check if this is comm	unity property	\$50	.00	\$50.00
3.2	Make:	Nissan Altima	Who has an interest in th	e property? Check one	the amount of any	secured cla	or exemptions. Put aims on <i>Schedule D:</i> Secured by <i>Property</i> .
	Model: Year:	2009	Debtor 1 only Debtor 2 only				
		ate mileage: 206,0		only	Current value of the entire property?		urrent value of the ortion you own?
	Other info		At least one of the debt	•			•
			Check if this is comm (see instructions)	unity property	\$2,400	.00	\$2,400.00

Official Form 106A/B Schedule A/B: Property page 1

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Case number (if known) Document Debtor 1 Patricia Mendoza Do not deduct secured claims or exemptions. Put subaru 3.3 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: outback impreza Creditors Who Have Claims Secured by Property. Model: Debtor 1 only Year: 1997 Debtor 2 only Current value of the Current value of the 200000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: lacksquare At least one of the debtors and another \$100.00 \$100.00 ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put **Dodge** 3.4 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Ram 3500 Model: Creditors Who Have Claims Secured by Property. Debtor 1 only 1995 Year: Debtor 2 only Current value of the Current value of the 200000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: At least one of the debtors and another \$250.00 \$250.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$2.800.00 pages you have attached for Part 2. Write that number here...... Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware ☐ No Yes. Describe..... Misc household items \$300.00 7 Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No ☐ Yes. Describe..... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

Schedule A/B: Property

No

☐ Yes. Describe.....

Official Form 106A/B

Debtor 1	Patricia Mendoza	Document	Page 12 of 57 Case number	per (if known)
10. Firearr	ns			
	ples: Pistols, rifles, shotguns, amm	unition, and related equipmen	nt	
■ No	Describe			
11. Clothe Exam _l □ No	es ples: Everyday clothes, furs, leathe	r coats, designer wear, shoe	s, accessories	
_	Describe			
_ 100.				
	misc clothing	J		\$300.00
12. Jewelr Exami	'y ples: Everyday jewelry, costume jev	welrv. engagement rings. we	dding rings. heirloom iewelry, watc	thes, gems, gold, silver
■ No		3.7.	3 3 3 3 3 3 3 3 3 3	2 - 7 - 3 - 4 - 7 - 5
☐ Yes.	Describe			
13. Non-fa	ırm animals			
	ples: Dogs, cats, birds, horses			
■ No				
⊔ Yes.	Describe			
-	her personal and household iten	ns you did not already list,	including any health aids you d	id not list
■ No				
⊔ Yes.	Give specific information			
15 8 4 4 4	the dollar value of all of your ent	rice from Dart 2 including	any antrias for names you have	attachad
	art 3. Write that number here			\$600.00
Part 4: De	scribe Your Financial Assets			
Do you ov	vn or have any legal or equitable	interest in any of the follow	wing?	Current value of the
				<pre>portion you own? Do not deduct secured</pre>
				claims or exemptions.
16. Cash				
	ples: Money you have in your walle	t, in your home, in a safe dep	posit box, and on hand when you f	ile your petition
■ No □ Yes				
	its of money ples: Checking, savings, or other fir	nancial accounts; certificates	of deposit; shares in credit unions	s, brokerage houses, and other similar
	institutions. If you have multip			•
□ No		Institution	name:	
■ res.				
	17.1. Acco t	/ Deposit unt	2 gold coins, 100 silver coin	s) \$6,219.00
			,	
18 Ronds	, mutual funds, or publicly trade	d stacks		
	ples: Bond funds, investment accou		ney market accounts	
■ No	t at at			
☐ Yes.	Institutio	n or issuer name:		
		s in incorporated and uning	corporated businesses, includin	g an interest in an LLC, partnership, and
-	venture			
■ No □ Yes	Give specific information about the	em		
<u> </u>	Name of ent		% of own	ership:

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Case number (if known) Document Debtor 1 Patricia Mendoza 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ■ No ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information.....

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No

☐ Yes. Give specific information..

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Debtor 1	Patricia Mendoza	Document	Case number (if known)	
	sts in insurance policies			
	ples: Health, disability, or life in	surance; health savings account (HSA); credit, homeowner's, or renter's insuran	ce
■ No	Name the incurance company	of each policy and list its value.		
□ Tes.		ny name:	Beneficiary:	Surrender or refund value:
If you		e you from someone who has die rust, expect proceeds from a life in	ed surance policy, or are currently entitled to rece	vive property because
☐ Yes.	Give specific information			
Exam ■ No		ner or not you have filed a lawsui isputes, insurance claims, or rights	it or made a demand for payment s to sue	
34. Other	contingent and unliquidated	claims of every nature, includin	g counterclaims of the debtor and rights to	set off claims
■ No				
☐ Yes.	Describe each claim			
■ No	nancial assets you did not al	ready list		
☐ Yes.	Give specific information			
	-	entries from Part 4, including a	ny entries for pages you have attached	\$6,219.00
Part 5: De	escribe Any Business-Related Pr	operty You Own or Have an Interest	In. List any real estate in Part 1.	
37. Do you	own or have any legal or equital	ole interest in any business-related p	roperty?	
■ No. G	o to Part 6.			
☐ Yes. (Go to line 38.			
	escribe Any Farm- and Commerc you own or have an interest in farm	ial Fishing-Related Property You Ow land, list it in Part 1.	n or Have an Interest In.	
46. Do yo i	u own or have any legal or e	quitable interest in any farm- or o	commercial fishing-related property?	
■ No.	. Go to Part 7.			
☐ Yes	s. Go to line 47.			
Part 7:	Describe All Property You Ow	n or Have an Interest in That You Did	d Not List Above	
	u have other property of any ples: Season tickets, country c	kind you did not already list? lub membership		
■ No				
⊔ Yes.	Give specific information			

Official Form 106A/B Schedule A/B: Property page 5

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

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Case number (if known) Document Debtor 1 Patricia Mendoza

Part	8: List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			\$0.00
56.	Part 2: Total vehicles, line 5	\$2,800.00		
57.	Part 3: Total personal and household items, line 15	\$600.00		
58.	Part 4: Total financial assets, line 36	\$6,219.00		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54 +	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$9,619.00	Copy personal property total	\$9,619.00
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$9,619.00

Official Form 106A/B Schedule A/B: Property page 6

		17000000	III FAUE IU UI J	
Fill in this infor	mation to identify your	case:		
Debtor 1	Patricia Mendoza	1		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is an
				amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
1997 Toyota 4 Runner 400000 miles	\$50.00		\$50.00	735 ILCS 5/12-1001(b)
Zillo Holli Goyleddio y v Zi. G. 1			100% of fair market value, up to any applicable statutory limit	
2009 Nissan Altima 206,000 miles Line from Schedule A/B: 3.2	\$2,400.00		\$2,400.00	735 ILCS 5/12-1001(c)
Ellie Holli Schedule A.B. 3.2			100% of fair market value, up to any applicable statutory limit	
1997 subaru outback impreza 200000 miles	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 3.3			100% of fair market value, up to any applicable statutory limit	
1995 Dodge Ram 3500 200000 miles	\$250.00		\$250.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B. 3.4			100% of fair market value, up to any applicable statutory limit	
Misc household items Line from Schedule A/B: 6.1	\$300.00		\$300.00	735 ILCS 5/12-1001(b)
LINE HOITI SCHEUUIE AVB. U.1			100% of fair market value, up to any applicable statutory limit	

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Case number (if known)

	rief description of the property and line on chedule A/B that lists this property	Current value of the portion you own	the Amount of the exemption you claim Specific laws that allow exem		Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	nisc clothing ne from Schedule A/B: 11.1	\$300.00		\$300.00	735 ILCS 5/12-1001(a)
	The Horn Goshodale 772.			100% of fair market value, up to any applicable statutory limit	
	afety Deposit Account: Chase (2 old coins, 100 silver coins)	\$6,219.00	•	\$3,300.00	735 ILCS 5/12-1001(b)
_	ne from <i>Schedule A/B</i> : 17.1			100% of fair market value, up to any applicable statutory limit	
	re you claiming a homestead exemption Subject to adjustment on 4/01/19 and every No			iled on or after the date of adjustmen	nt.)
	Yes. Did you acquire the property cover	ed by the exemption wi	ithin 1	,215 days before you filed this case	?
	□ No				
	☐ Yes				

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Fill in this information to identify your case:					
Debtor 1	Patricia Mendoza	l			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					Check if this is an
					amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

			Docum	ent Page 19	9 of 57	
Fill in t	his inform	ation to identify your c	ase:			
Debtor	1	Patricia Mendoza				
		First Name	Middle Name	Last Name		
Debtor		First Name	Middle Name	Loot Name		
(Spouse i	i, illing)	First Name	Middle Name	Last Name		
United	States Ban	kruptcy Court for the:	NORTHERN DISTRIC	CT OF ILLINOIS		
Case n	umber					
(if known)						Check if this is an
						amended filing
Σα: -:	-	400E/E				
		106E/F				40/45
		F: Creditors W			Part 2 for creditors with NONPRIORITY	12/15
schedule schedule eft. Atta	e G: Executor e D: Creditor ch the Conti d case num	ory Contracts and Unexpirs Who Have Claims Secuniation Page to this page ber (if known).	red Leases (Official Forn Ired by Property. If more e. If you have no informa	n 106G). Do not include space is needed, copy t	contracts on Schedule A/B: Property (C any creditors with partially secured cla the Part you need, fill it out, number th do not file that Part. On the top of any	aims that are listed in e entries in the
Part 1:		of Your PRIORITY Un				
_	•	s have priority unsecured	d claims against you?			
_	No. Go to Pa	rt 2.				
	Yes.					
Part 2:	List All	of Your NONPRIORIT	Y Unsecured Claims			
3. Do	any creditor	s have nonpriority unsec	ured claims against you?	•		
	No. You have	e nothing to report in this pa	art. Submit this form to the	court with your other sche	edules.	
	Yes.					
1 lief	all of your i	nonnriority unsecured cla	nime in the alphabetical o	rder of the creditor who	holds each claim. If a creditor has mor	o than and nonpriority
uns	ecured claim n one creditor	, list the creditor separately	for each claim. For each of	laim listed, identify what t	rype of claim it is. Do not list claims alread three nonpriority unsecured claims fill ou	y included in Part 1. If more
						Total claim
4.1	Bank Of	America	Last 4 dig	its of account number	2621	\$2,717.00
	Nonpriority	Creditor's Name				
	Nc4-105-		VAII	. d d. l.d. !	Opened 3/04/11 Last Active	
	Po Box 2	oro, NC 27410	wnen was	s the debt incurred?	5/28/14	
		eet City State Zlp Code	As of the	date you file, the claim i	is: Check all that apply	
	Who incurr	ed the debt? Check one.				
	Debtor 1	only	☐ Conting	gent		
	Debtor 2	? only	☐ Unliqui	dated		
	Debtor 1	and Debtor 2 only	☐ Dispute	ed		
	☐ At least	one of the debtors and ano	ther Type of N	ONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community ☐ Student loans						
	debt Is the claim	subject to offset?		tions arising out of a sepa priority claims	tration agreement or divorce that you did	not
	■ No		☐ Debts t	to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes		Other.	Specify Credit Card	I	
			3.1101.	-1/		

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Debtor	Patricia Mendoza		Case number (if know)	
4.2	Calvary Portfolio Services Nonpriority Creditor's Name	Last 4 digits of account number	9775	\$807.00
	500 Summit Lake Dr Ste 400	When was the debt incurred?	Opened 4/01/15	
	Valhalla, NY 10595 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Collection	Attorney Synchrony Bank	
4.3	Capital One Nonpriority Creditor's Name	Last 4 digits of account number	6037	\$860.00
	Po Box 30285 Salt Lake City, UT 84130	When was the debt incurred?	Opened 11/21/06 Last Active 5/21/16	
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims		
	■ No	\square Debts to pension or profit-sharin		
	☐ Yes	Other. Specify Credit Card	I	
4.4	Capital One Bank Nonpriority Creditor's Name	Last 4 digits of account number	0424	\$5,528.73
	c/o Blatt Hasenmiller Leibsker & Mo 10 S LaSalle Suite 2200 Chicago, IL 60603	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify Judgment	Chicago	

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Debtor 1 Patricia Mendoza 4.5 \$0.00 **Central Credit Union** Last 4 digits of account number 5813 Nonpriority Creditor's Name 1001 Mannheim Rd When was the debt incurred? Bellwood, IL 60104 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.6 **Discover Financial** Last 4 digits of account number 9303 \$7,822.00 Nonpriority Creditor's Name Opened 5/18/00 Last Active Po Box 3025 When was the debt incurred? 7/31/15 New Albany, OH 43054 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.7 **Discover Financial** 1385 \$2,475.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 1/23/08 Last Active Po Box 3025 When was the debt incurred? 7/25/14 New Albany, OH 43054 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

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Case number (if know)

Debtor 1 Patricia Mendoza 4.8 \$2,010.00 **Discover Financial** Last 4 digits of account number 5255 Nonpriority Creditor's Name Opened 12/15/10 Last Active Po Box 3025 When was the debt incurred? 7/14/14 New Albany, OH 43054 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card 4.9 **ERC/Enhanced Recovery Corp** 0346 Last 4 digits of account number \$103.00 Nonpriority Creditor's Name 8014 Bayberry Rd When was the debt incurred? Opened 9/01/15 Jacksonville, FL 32256 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection Attorney At T ☐ Yes 4.1 **ERC/Enhanced Recovery Corp** 5753 \$46.00 Last 4 digits of account number 0 Nonpriority Creditor's Name 8014 Bayberry Rd When was the debt incurred? Opened 6/01/15 Jacksonville, FL 32256 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection Attorney At T ☐ Yes

Official Form 106 E/F

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☐ Yes

■ Other. Specify Collection Attorney Att

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Case number (if know)

Debtor	1 Patricia Mendoza	——————————————————————————————————————	Case number (if know)		
4.1 4	Medicredit Inc.	Last 4 digits of account number	3233	\$276.00	
	Nonpriority Creditor's Name Po Box 1629 Maryland Heights, MO 63043	When was the debt incurred?	Opened 6/01/15		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.				
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	Other. Specify Collection	Attorney Loyola Physicians Epic		
4.1	Midland Funding	Last 4 digits of account number	1209	\$1,328.00	
	Nonpriority Creditor's Name 2365 Northside Dr Suite 300	When was the debt incurred?	Opened 8/01/15		
	San Diego, CA 92108				
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.				
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	☐ Yes	■ Other. Specify Factoring (Bank			
4.1	Miramed Revenue Group Nonpriority Creditor's Name	Last 4 digits of account number	5419	\$456.00	
	991 Oak Creek Dr Lombard, IL 60148	When was the debt incurred?			
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.				
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	nity			
	debt	Obligations arising out of a separation agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims	a plane, and other similar debts		
	■ No	Debts to pension or profit-sharing			
	☐ Yes	Other Specify Med1 02 El	mnurst Clinic		

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Case number (if know)

Debto	Patricia Mendoza		Case number (if know)			
4.1	Miramed Revenue Group	Last 4 digits of account number	5416	\$119.00		
	Nonpriority Creditor's Name 991 Oak Creek Dr	When was the debt incurred?				
	Lombard, IL 60148 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply			
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts			
	☐ Yes	Other Specify Med1 02 El				
4.1	Nationstar Mortgage LLC	Last 4 digits of account number	8322	\$8,366.00		
0	Nonpriority Creditor's Name			**,******		
	8950 Cypress Waters Blvd Coppell, TX 75019	When was the debt incurred?	Opened 7/01/13 Last Active 11/01/08			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply			
	Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts			
	□ Yes	FHA Real E 2010 CH 10 2011 CH 24 2010 CH 01 2009 CH22: 2009 CH 19 Other. Specify 2001 CH 05	839 985 260 383			
	165					
4.1 9	Pallisades Collection LLC Nonpriority Creditor's Name	Last 4 digits of account number	9044	\$3,934.00		
	210 Sylvan Ave Englewood Cliffs, NJ 07632	When was the debt incurred?				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply			
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	\square At least one of the debtors and another	_				
	☐ Check if this claim is for a community	_				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	No	Debts to pension or profit-sharing	ng plans, and other similar debts			
	□ Yes	■ Other. Specify Judgment				
		- Other Specify				

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Debtor	1 Patricia Mendoza		Case number (if know)	
4.2	Retailers National	Last 4 digits of account number	1134	\$4,135.00
	Nonpriority Creditor's Name 3910 W 53rd St Sioux Falls, SD 57106	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim		
	Who incurred the debt? Check one.	,		
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Judgment		
4.2	Target	Last 4 digits of account number	8774	\$11.00
	Nonpriority Creditor's Name C/O Financial & Retail Services Mailstop BT PO Box 9475	When was the debt incurred?	Opened 10/01/93 Last Active 8/08/14	
	Minneapolis, MN 55440 Number Street City State Zlp Code	As of the date you file, the claim	is. Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim	is. Officer all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	☐ Obligations arising out of a sepa	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Credit Card	1	
4.2	VCNA Prairie Inc	Last 4 digits of account number	5579	\$1,546.00
	Nonpriority Creditor's Name			
	Prairie Material 7601 W 79th St	When was the debt incurred?		
	Bridgeview, IL 60455			
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another			
	☐ Check if this claim is for a community			
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims		
	No	Debts to pension or profit-sharir	ng plans, and other similar debts	
			g plane, and other similar debte	
	☐ Yes	Other. Specify judgment		

Page 27 of 57 Case number (if know) Document Debtor 1 Patricia Mendoza 4.2 Visa Dept Store National Bank 2701 \$1,123.00 Last 4 digits of account number 3 Nonpriority Creditor's Name Attn: Bankruptcy Opened 12/02/08 Last Active Po Box 8053 When was the debt incurred? 11/27/14 Mason, OH 45040 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only ☐ Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Charge Account 4.2 Visa Dept Store National Bank 5470 \$447.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 10/01/93 Last Active Attn: Bankruptcy Po Box 8053 When was the debt incurred? 5/19/16 Mason, OH 45040 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Blatt Hasenmiller** Line 4.3 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 125 S Wacker Dr Suite 400 Part 2: Creditors with Nonpriority Unsecured Claims Chicago, IL 60606 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Blatt Hasenmiller Leibsker & Moore Line 4.3 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 10 S LaSalle St Suite 2200 Part 2: Creditors with Nonpriority Unsecured Claims Chicago, IL 60603 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Blatt Hasenmiller Leibsker & Moore Line 4.19 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 10 S LaSalle St Suite 2200 Part 2: Creditors with Nonpriority Unsecured Claims Chicago, IL 60603

Blatt Hasenmiller Leibsker & Moore

Name and Address

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On which entry in Part 1 or Part 2 did you list the original creditor?

☐ Part 1: Creditors with Priority Unsecured Claims

Last 4 digits of account number

Line 4.20 of (Check one):

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Debtor 1 Patricia Mendoza		Case number (if know)		
10 S LaSalle St Suite 2200 Chicago, IL 60603	Last 4 digits of account number	■ Part 2: Creditors with Nonpriority Unsecured Claims		
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?		
Blitt & Gaines PC	Line 4.11 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims		
661 Glenn Ave		■ Part 2: Creditors with Nonpriority Unsecured Claims		
Wheeling, IL 60090	Last 4 digits of account number			
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?		
Brandon Riley	Line 4.12 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims		
Manetti & Griffith Ltd 2021 Midwest Road, Suite 200 Oak Brook, IL 60523		■ Part 2: Creditors with Nonpriority Unsecured Claims		
Car Block, IL 00323	Last 4 digits of account number			
Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?			
Codilis & Associates	Line 4.18 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims		
15W030 N. Frontage Rd, Suite 100 Burr Ridge, IL 60527		■ Part 2: Creditors with Nonpriority Unsecured Claims		
Bull Ridge, IL 00321	Last 4 digits of account number			
Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?			
Pierce & Associates	Line 4.18 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims		
1 North Dearborn		■ Part 2: Creditors with Nonpriority Unsecured Claims		
Chicago, IL 60602	Last 4 digits of account number			
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?		
Shapiro Kresiman	Line 4.18 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims		
2121 Waukegan Rd Suite 301		■ Part 2: Creditors with Nonpriority Unsecured Claims		
Bannockburn, IL 60015	Last 4 digits of account number			
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?		
Walinski and Trunkett PC	Line 4.5 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims		
221 N La Salle Ste 1000		■ Part 2: Creditors with Nonpriority Unsecured Claims		
Chicago, IL 60601	Last 4 digits of account number			
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?		
Walters Levine LLC	Line 4.22 of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
20 N Clark #850		■ Part 2: Creditors with Nonpriority Unsecured Claims		
Chicago, IL 60602	Last 4 digits of account number			

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount	6i.	\$ 55,449.73
				 ,

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Debtor 1 Patricia Mendoza

Total Nonpriority. Add lines 6f through 6i.

6j.

55,449.73

		1700.0000	111 FAUE 30 01 37	
Fill in this infor	mation to identify your	case:		
Debtor 1	Patricia Mendoza	1		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an
				amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Tyes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company wit	h whom you have the o	contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			
	City		State	ZIP Code	
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	-
2.3					
	Name				_
	Number	Street			
	City		State	ZIP Code	_
2.4	•				
	Name				
	Number	Street			-
	City		State	ZIP Code	
2.5	-		·		
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
	,		0.0.0		

		Docume	ent Page 31 d	ot 57	
Fill in thi	s information to identify your	r case:			
Debtor 1	Patricia Mandaz	•			
Debiori	Patricia Mendoz	Middle Name	Last Name		
Debtor 2					
(Spouse if, f	iling) First Name	Middle Name	Last Name		
United St	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
	, ,				
Case nur	mber				— 01 1 2 2 1 2
(II KIIOWII)					☐ Check if this is an amended filing
					amended ming
Officia	al Form 106H				
		lahtara			
scne	dule H: Your Cod	ieptors			12/15
2. Wi Arizo	ithin the last 8 years, have yo ona, California, Idaho, Louisiana on Go to line 3. es. Did your spouse, former spoutent 1, list all of your codeb to 2 again as a codebtor only	u lived in a community pr a, Nevada, New Mexico, Pu buse, or legal equivalent live otors. Do not include your if that person is a guaran	operty state or territo erto Rico, Texas, Wash with you at the time? spouse as a codebto tor or cosigner. Make	ry? (Community property iington, and Wisconsin.) r if your spouse is filing sure you have listed th	y states and territories include g with you. List the person shown ne creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
	Column 2.	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	(1)	,	,
	Column 1: Your codebtor	7ID Codo			editor to whom you owe the debt
	Name, Number, Street, City, State and 2	ZIP Code		Check all schedule	es that apply:
3.1				☐ Schedule D, line	e
0	Name			☐ Schedule E/F, I	
				☐ Schedule G, line	
	N			_	
	Number Street City	State	ZIP Code		
	Oily	Cidio	211 0000		
				—	
3.2	Name			DSchedule D, line	
	Name			☐ Schedule E/F, I	
				☐ Schedule G, line	e
	Number Street			_	
	City	State	ZIP Code		

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E:III	in this information to identify your c	200:								
	otor 1 Patricia Mer									
	otor 2 puse, if filing)				_					
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS							
Case number (If known)						Check if this is: An amended filing A supplement showing postpetition chapte 13 income as of the following date:				
	fficial Form 106l chedule I: Your Inc	omo				MM /	/ DD/ YY	ΥΥΥ		12/15
sup spo atta Par	as complete and accurate as possiblying correct information. If you use. If you are separated and you ch a separate sheet to this form. **Describe Employment**	are married and not filing wi	ng jointly, and your sp ith you, do not include	ouse i	s livi natio	ng with you n about yo	u, inclu our spou	de informat use. If more	ion abou space is	t your needed,
1.	Fill in your employment information.		Debtor 1			De	ebtor 2	or non-filin	g spouse	
	If you have more than one job, attach a separate page with	Employment status	■ Employed	Employed			☐ Employed			
	information about additional employers.	, .,	□ Not employed Office Work Alma Construction Corp				Not em	nployed		
	Include part-time, seasonal, or	Occupation								
	self-employed work.	Employer's name								
	Occupation may include student or homemaker, if it applies.	Employer's address	1701 S 6th Ave Maywood, IL 6015	53						
		How long employed to	here? 3 years							
Pai	Give Details About Mor	nthly Income								
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to rep	ort for	any li	ne, write \$0) in the s	space. Includ	le your no	on-filing
	u or your non-filing spouse have mo e space, attach a separate sheet to		ombine the information f	or all e	mplo	yers for tha	t person	on the lines	below. If	you need
						For Debtor	r 1	For Debto non-filing		
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$_	4,76	6.67	\$	N/A	_
3.	Estimate and list monthly overt	ime pay.		3.	+\$_		0.00	+\$	N/A	- -

Calculate gross Income. Add line 2 + line 3.

4,766.67

N/A

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Debtor 1		Patricia Mendoza		Case	number (if kr	nown)			
				For	Debtor 1			ebtor 2 or iling spouse	
	Cop	y line 4 here	4.	\$	4,766	6.67	\$	N/A	<u> </u>
5.	l iet	all payroll deductions:							
0.	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	1,768	2 00	\$	N/A	
	5b.	Mandatory contributions for retirement plans	5a. 5b.	\$ 		0.00	\$	N/A	_
	5c.	Voluntary contributions for retirement plans	5c.	\$_		0.00	\$	N/A	_
	5d.	Required repayments of retirement fund loans	5d.	\$-		0.00	\$	N/A	_
	5e.	Insurance	5e.	\$-		0.00	\$	N/A	_
	5f.	Domestic support obligations	5f.	\$		0.00	\$	N/A	_
	5g.	Union dues	5g.	\$_		0.00	\$	N/A	_
	5h.	Other deductions. Specify:	5h.+	· · —		0.00	+ \$	N/A	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	_ 6.	\$	1,768		\$	N/A	_
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.	* — \$	2,998		\$	N/A	_
8.		all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total		_			· <u>—</u>		_
		monthly net income.	8a.	\$	(0.00	\$	N/A	
	8b.	Interest and dividends	8b.	\$		0.00	\$	N/A	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	(0.00	\$	N/A	
	8d.	Unemployment compensation	8d.	\$		0.00	\$	N/A	_
	8e.	Social Security	8e.	\$		0.00	\$	N/A	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	\$		0.00	\$	N/A	_
	8g.	Pension or retirement income	8g.	\$		0.00	\$	N/A	_
	8h.	Other monthly income. Specify:	_ 8h.+	+ \$ <u> </u>		0.00	+ \$	N/A	<u></u>
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	(0.00	\$	N/	A
10.	Cald	culate monthly income. Add line 7 + line 9.	10. \$		2,998.67	+ \$		N/A = \$	2,998.67
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	L			_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
11.	 State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:								
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies						12. \$	2,998.67
								Combi	
13.	Do y	you expect an increase or decrease within the year after you file this form' No. Yes. Explain:	?					month	ly income

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Fill	in this informa	tion to identify yo	our case:			Ī		
	tor 1	Patricia Men				Che	eck if this is:	
		T diriola McT	uozu				An amended filing	
	otor 2 ouse, if filing)						A supplement show 13 expenses as of	wing postpetition chapter the following date:
			. NODTI	IERN DISTRICT OF ILLIN	OIC			
Unit	ed States Bankr	uptcy Court for the	: NORTE	OIS		MM / DD / YYYY		
1	e number nown)							
Of	fficial Fo	rm 106J						
		J: Your						12/1
info	ormation. If m		eded, atta	If two married people ar ch another sheet to this n.				
Par		ibe Your House	hold					
1.	Is this a joir							
	■ No. Go to		in a separ	ate household?				
	□N							
	□ Y	es. Debtor 2 mus	st file Offici	al Form 106J-2, <i>Expenses</i>	s for Separate House	ehold of De	btor 2.	
2.	Do you have	e dependents?	□ No					
	Do not list D Debtor 2.	ebtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents	names.			niece		8	Yes
					niece		10	□ No ■ Yes
								□ No
					niece		14	Yes
								□ No
3.	Do your exp	enses include		No				☐ Yes
		f people other t d your depende	han 👝	Yes				
Dom								
exp	imate your ex		our bankr	y Expenses uptcy filing date unless y y is filed. If this is a supp				
• •		s naid for with	non-cash	government assistance i	f vou know			
the		h assistance an		cluded it on Schedule I:			Your exp	enses
(0		, o.i.,						
4.		or home owners and any rent for th		ses for your residence. I r lot.	nclude first mortgag	e 4.	\$	750.00
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a.	\$	0.00
	•	rty, homeowner's				4b.	·	0.00
		maintenance, re owner's associat	•	ıpkeep expenses dominium dues		4c. 4d.	·	0.00
5.				our residence, such as ho	me equity loans	5.		0.00

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Debtor 1 Patri	cia Mendoza	Case num	ber (if known)	
6. Utilities:				
	icity, heat, natural gas	6a.	\$	0.00
	r, sewer, garbage collection	6b.	·	0.00
	hone, cell phone, Internet, satellite, and cable services	6c.	·	355.00
	. Specify:	6d.	·	0.00
	ousekeeping supplies	ou. 7.	*	
	. •		·	865.00
	nd children's education costs	8.	\$	0.00
-	undry, and dry cleaning	9.	\$	110.00
	are products and services	10.	·	110.00
	d dental expenses	11.	\$	0.00
	tion. Include gas, maintenance, bus or train fare.	12.	\$	433.00
	de car payments. ent, clubs, recreation, newspapers, magazines, and books	13.	·	0.00
			· -	
	contributions and religious donations	14.	Φ	0.00
5. Insurance.	do incurance deducted from your pay or included in lines 4 or 20			
15a. Life in	de insurance deducted from your pay or included in lines 4 or 20.	15a.	\$	0.00
		15a. 15b.	· <u> </u>	0.00
15b. Health			*	0.00
15c. Vehicl		15c.	·	200.00
	insurance. Specify:	15d.	\$	0.00
	ot include taxes deducted from your pay or included in lines 4 or 20.		_	
Specify:		16.	\$	0.00
	or lease payments:		•	
	ayments for Vehicle 1	17a.	· ·	0.00
	ayments for Vehicle 2	17b.	·	0.00
17c. Other	. Specify:	17c.	\$	0.00
17d. Other.	. Specify:	17d.	\$	0.00
	ents of alimony, maintenance, and support that you did not report a			0.00
	om your pay on line 5, Schedule I, Your Income (Official Form 106I)) . 18.	· ·	0.00
	ents you make to support others who do not live with you.		\$	0.00
Specify:		19.		
	property expenses not included in lines 4 or 5 of this form or on Sci			
20a. Mortg	ages on other property	20a.	\$	0.00
20b. Real e	estate taxes	20b.	\$	0.00
20c. Prope	rty, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Mainte	enance, repair, and upkeep expenses	20d.	\$	0.00
20e. Home	owner's association or condominium dues	20e.	\$	0.00
. Other: Spec	ifv:	21.	+\$	0.00
			- +	0.00
-	our monthly expenses			
22a. Add line	es 4 through 21.		\$	2,823.00
22b. Copy lii	ne 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2) -	\$	
22c. Add line	e 22a and 22b. The result is your monthly expenses.		\$	2,823.00
			· —	
-	our monthly net income.			
23a. Copy	line 12 (your combined monthly income) from Schedule I.	23a.	\$	2,998.67
23b. Copy	your monthly expenses from line 22c above.	23b.	-\$	2,823.00
-				•
23c. Subtra	act your monthly expenses from your monthly income.			475 07
The re	esult is your <i>monthly net income.</i>	23c.	\$	175.67
	ect an increase or decrease in your expenses within the year after			
	do you expect to finish paying for your car loan within the year or do you expect yo	our mortgage	payment to increas	e or decrease because o
	the terms of your mortgage?			
■ No.				
☐ Yes.	Explain here:			

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Fill in this info	rmation to identify your	case:			
Debtor 1	Patricia Mendoza				
Debior 1	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS	_	
Case number (if known)					☐ Check if this is an amended filing
Official For	m 106Dec				
Declara	tion About a	an Individua	I Debtor's S	chedules	12/15
years, or both.	gn Below		in upicy case can resul	t in times up to \$250,00	0, or imprisonment for up to 20
Did you pa	ay or agree to pay some	one who is NOT an atto	rney to help you fill out	bankruptcy forms?	
■ No					
☐ Yes.	Name of person				kruptcy Petition Preparer's Notice, , and Signature (Official Form 119)
	alty of perjury, I declare re true and correct.	that I have read the sur	nmary and schedules fi	led with this declaration	on and
X /s/ Pat	tricia Mendoza		X		
	ia Mendoza ure of Debtor 1		Signature	of Debtor 2	

Date _____

Date _**July 9, 2016**

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Fill	in this informa	tion to identify you	r case:							
Deb	otor 1	Patricia Mendoz		Loot Name						
Deb	otor 2	First Name	Middle Name	Last Name						
	use if, filing)	First Name	Middle Name	Last Name						
Unit	ted States Bank	ruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS						
Cas	e number									
(if kn					_	Check if this is an amended filing				
Of	ficial Forr	n 107								
Sta	atement c	of Financial	Affairs for Individ	duals Filing for B	ankruptcy	4/16				
num Par	t 1: Give De	Answer every ques	stion. rital Status and Where You		y additional pages, write yo	ur name and case				
	☐ Married									
	■ Married■ Not marrie	ed								
2.	During the lee	t 2 years, have you	lived anywhere other than	where you live new?						
۷.	During the las	ouring the last 3 years, have you lived anywhere other than where you live now?								
	□ No									
	Yes. List a	all of the places you I	ived in the last 3 years. Do no	ot include where you live now	I.					
	Debtor 1 Prio	r Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ac	ldress:	Dates Debtor 2 lived there				
	419 N 8th A Maywood, I		From-To: 1989 to 2014	☐ Same as Debtor	1	☐ Same as Debtor 1 From-To:				
3. state	■ No □ Yes. Make	sinclude Arizona, Ca e sure you fill out <i>Sch</i> the Sources of You	lifornia, Idaho, Louisiana, Ne nedule H: Your Codebtors (O	vada, New Mexico, Puerto R fficial Form 106H).	ity property state or territor ico, Texas, Washington and V	Visconsin.)				
4.	Fill in the total	amount of income yo	nployment or from operating u received from all jobs and a have income that you receive	all businesses, including part		ndar years?				
	□ No									
	Yes. Fill in	the details.								
			Debtor 1		Debtor 2					
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)				
		current year until for bankruptcy:	■ Wages, commissions, bonuses, tips	\$3,300.00	☐ Wages, commissions, bonuses, tips					
			☐ Operating a business		☐ Operating a business					

Official Form 107

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Case number (if known) Document Debtor 1 Patricia Mendoza

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of incon Check all that app	
For last calendar year: (January 1 to December 31, 2015)	■ Wages, commissions, bonuses, tips	\$26,000.00	☐ Wages, commi bonuses, tips	ssions,
	☐ Operating a business		☐ Operating a bu	siness
For the calendar year before that: (January 1 to December 31, 2014)	■ Wages, commissions, bonuses, tips	\$10,000.00	☐ Wages, commi bonuses, tips	ssions,
	☐ Operating a business		Operating a bu	siness
5. Did you receive any other income Include income regardless of whether and other public benefit payments; proving winnings. If you are filing a joint case List each source and the gross incoming. No Yes. Fill in the details.	er that income is taxable. Exa pensions; rental income; inter e and you have income that y	amples of other income are all rest; dividends; money collect you received together, list it or	ed from lawsuits; roy nly once under Debt	yalties; and gambling and lottery or 1.
	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of incon Describe below.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Unemployment	\$7,617.00		
For last calendar year: (January 1 to December 31, 2015)	Unemployment	\$6,510.00		
For the calendar year before that: (January 1 to December 31, 2014)	Unemployment	\$11,694.00		
Part 3: List Certain Payments You	Made Before You Filed for	Bankruptcy		
6. Are either Debtor 1's or Debtor 2's	e debte primarily consume	r dahte?		
No. Neither Debtor 1 nor De		ımer debts. Consumer debts	are defined in 11 U.	.S.C. § 101(8) as "incurred by an
During the 90 days before No. Go to line 7.	, , , , , , , , , , , , , , , , , , , ,	d you pay any creditor a total	of \$6,425* or more?	?
paid that cre	editor. Do not include paymer	nts for domestic support obliga		ents and the total amount you I support and alimony. Also, do
	payments to an attorney for the on 4/01/19 and every 3 years	nis bankruptcy case. s after that for cases filed on (or after the date of a	djustment.
☐ Yes. Debtor 1 or Debtor 2 or During the 90 days before		imer debts. d you pay any creditor a total	of \$600 or more?	
☐ No. Go to line 7.				
☐ Yes List below e include payr	ach creditor to whom you pai	d a total of \$600 or more and bligations, such as child supp		u paid that creditor. Do not io, do not include payments to an
Creditor's Name and Address	Dates of payme	ent Total amount paid	Amount you \ still owe	Was this payment for

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7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporation of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider.								
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment			
8.	Within 1 year before you filed for bankruptoinsider? Include payments on debts guaranteed or cos No Yes. List all payments to an insider				ccount of a d	ebt that benefited an			
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment litor's name			
Pa	rt 4: Identify Legal Actions, Repossession	es and Foreclosures	P						
9.	Within 1 year before you filed for bankrupto List all such matters, including personal injury modifications, and contract disputes. ☐ No ☐ Yes. Fill in the details.								
	Case title Case number	Nature of the case	Court or agency		Status of the case				
	H J Mohr & Sons v Patricia Mendoza 2010 M4 000805	collection	Cook County 4 Courthouse 1500 Maybrool Maywood, IL 6	k Dr	☐ Pending ☐ On appe ☐ Conclud	eal ed			
10.	Within 1 year before you filed for bankrupto Check all that apply and fill in the details below ☐ No. Go to line 11. ☐ Yes. Fill in the information below.		erty repossessed, 1	foreclosed, garnis	hed, attached	d, seized, or levied?			
	Creditor Name and Address	Describe the Property		Date		Value of the property			
	M J Mohr & Sons Inc	Explain what happened 100 silver coins 2 gold coins 7/			e	\$6 210 00			
	c/o Manetti & Griffith Ltd 2021 Midwest Rd Oak Brook, IL 60523	□ Property was reposse □ Property was foreclos □ Property was garnishe	0	\$6,219.00					
		■ Property was attached	d, seized or levied.						
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment beca ■ No □ Yes. Fill in the details.	auśe you owed a debt?	ŭ		, .				
	Creditor Name and Address	Describe the action the	creditor took	Date taken	action was	Amount			

Page 40 of 57 Case number (if known) Document Debtor 1 Patricia Mendoza 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No ☐ Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value per person the gifts Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? No \square Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value contributed more than \$600 **Charity's Name** Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Nο Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment Amount of **Address** transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You \$1,500.00 Mila Gloria Novak **Attorney Fees** 7/9/2016 2300 W. Lake St Melrose Park, IL 60160-3623

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mila@milaglorianovak.com

Case 16-22126

Doc 1

Filed 07/09/16

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Debtor 1 Patricia Mendoza

17.	 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. 								
	Yes. Fill in the details. Person Who Was Paid Address		Description and v	alue of any pro	pert	ty	Date payment or transfer was made		Amount of payment
	Within 2 years before you filed for bankrupt transferred in the ordinary course of your be include both outright transfers and transfers minclude gifts and transfers that you have alread No Yes. Fill in the details.	usines ade as	s or financial affa security (such as t	nirs? he granting of a					
	Person Who Received Transfer Address Person's relationship to you		Description and voroperty transfer				any property or received or debts change		ate transfer was nade
 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar devices.) No Yes. Fill in the details. 					ust or similar device	of v	which you are a		
	Name of trust		Description and v	alue of the pro	pert	•			ate Transfer was
	Within 1 year before you filed for bankrupto sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, asso	y, were	e any financial ac r financial accou s, and other finar	counts or instr nts; certificates ncial institution	rume s of c	ents held ir deposit; sh	nares in banks, cred		iions, brokerage
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)		4 digits of unt number	Type of accoinstrument	unt d	clo	te account was osed, sold, oved, or nsferred		Last balance before closing or transfer
21.	Do you now have, or did you have within 1 cash, or other valuables? No Yes. Fill in the details.	year be	efore you filed for	bankruptcy, a	ny s:	afe deposi	t box or other depos	sitor	y for securities,
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	-	Who else had access to it? Address (Number, Street, City, State and ZIP Code)		Des	Describe the contents			Do you still have it?
	Chase Bank Broadway and North Ave Melrose Park, IL 60160		van Mendoza a Patricia Mendoz		Sil	ver Coins	and Gold Coin		□ No ■ Yes
22.	Have you stored property in a storage unit	or place	e other than your	home within 1	yea	r before yo	ou filed for bankrupt	cy?	
	Yes. Fill in the details.								
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	t	Who else has or hoo it? Address (Number, S State and ZIP Code)		Des	scribe the	contents		Do you still have it?

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Debtor 1 Patricia Mendoza

Pa	t 9: Identify Property You Hold or Control for	Someone Else						
23.	Do you hold or control any property that someofor someone.	one else owns? Include any proper	rty yo	ou borrowed from, are storing fo	r, or hold in trust			
	No							
	Yes. Fill in the details.							
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	De	scribe the property	Value			
Pa	t 10: Give Details About Environmental Inform	ation						
For	the purpose of Part 10, the following definitions	apply:						
	Environmental law means any federal, state, or toxic substances, wastes, or material into the a regulations controlling the cleanup of these sul	ir, land, soil, surface water, ground	_	•				
_	Site means any location, facility, or property as to own, operate, or utilize it, including disposal	•	law,	whether you now own, operate,	or utilize it or used			
	Hazardous material means anything an environ hazardous material, pollutant, contaminant, or		s wa	ste, hazardous substance, toxic	substance,			
Rep	ort all notices, releases, and proceedings that ye	ou know about, regardless of whe	n the	ey occurred.				
24.	Has any governmental unit notified you that you	u may be liable or potentially liable	e unc	der or in violation of an environm	ental law?			
	■ No							
	Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	nd	Environmental law, if you know it	Date of notice			
25.	Have you notified any governmental unit of any release of hazardous material?							
	■ No							
	Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	nd	Environmental law, if you know it	Date of notice			
26.	Have you been a party in any judicial or adminis	strative proceeding under any env	rironi	mental law? Include settlements	and orders.			
	■ No							
	Yes. Fill in the details.							
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Na	ture of the case	Status of the case			
Pai	t 11: Give Details About Your Business or Con	nections to Any Rusiness						
		-						
27.	Within 4 years before you filed for bankruptcy,	•	-	_	y business?			
	☐ A sole proprietor or self-employed in a			·				
	☐ A member of a limited liability company	(LLC) or limited liability partnersh	nip (L	LP)				
	☐ A partner in a partnership							
	An officer, director, or managing execution	tive of a corporation						

☐ An owner of at least 5% of the voting or equity securities of a corporation

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. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Doc 1

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/2015)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other

attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.

- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section

726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

□The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- 3. Before signing this agreement, the attorney has received, \$1,500.00 toward the flat fee, leaving a balance due of \$2,500.00; and \$0.00 for expenses, leaving a balance due for the filing fee of \$0.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: July 9, 2016

Signed:

/s/ Patricia Mendoza

Patricia Mendoza

Debtor(s)

Do not sign this agreement if the amounts are blank.

Local Bankruptcy Form 23c

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B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In re	Patricia Mendoza		Case No		
		Debtor(s)	Chapter	13	
	DISCLOSURE OF COMPENS	ATION OF ATTO	RNEY FOR D	EBTOR(S)	
C	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), compensation paid to me within one year before the filing of the rendered on behalf of the debtor(s) in contemplation of o	f the petition in bankruptcy	, or agreed to be pai	d to me, for services rendered or to)
	For legal services, I have agreed to accept		\$	4,000.00	
	Prior to the filing of this statement I have received		\$	1,500.00	
	Balance Due		\$	2,500.00	
2. \$	310.00 of the filing fee has been paid.				
3. 7	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4. Т	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5. l	■ I have not agreed to share the above-disclosed compens	ation with any other person	n unless they are me	mbers and associates of my law fir	m.
ļ	☐ I have agreed to share the above-disclosed compensatio copy of the agreement, together with a list of the names				
6. l	In return for the above-disclosed fee, I have agreed to rende	er legal service for all aspec	cts of the bankruptcy	case, including:	
b c	 Analysis of the debtor's financial situation, and rendering Preparation and filing of any petition, schedules, statemed Representation of the debtor at the meeting of creditors at [Other provisions as needed] Negotiations with secured creditors to reduce reaffirmation agreements and applications 522(f)(2)(A) for avoidance of liens on house 	ent of affairs and plan which and confirmation hearing, a uce to market value; ex as needed; preparation	th may be required; and any adjourned he cemption planning	earings thereof; g; preparation and filing of	
7. I	By agreement with the debtor(s), the above-disclosed fee do Representation of the debtors in any disch any other adversary proceeding.	pes not include the following argeability actions, jud	ig service: licial lien avoidan	ces, relief from stay actions o	r
	(CERTIFICATION			
	certify that the foregoing is a complete statement of any agankruptcy proceeding.	greement or arrangement fo	or payment to me for	representation of the debtor(s) in	
Jı	uly 9, 2016	/s/ Mila Gloria N	ovak		
D_{ℓ}	ate	Mila Gloria Nova		_	
		Signature of Attorn Mila Gloria Nova	ık		
		2300 W. Lake St			
		Melrose Park, IL 708-343-9119 F	.60160-3623 ax: 708-343-9109		
		mila@milagloria			
		Name of law firm			

United States Bankruptcy Court Northern District of Illinois

In re	Patricia Mendoza		Case No.	
		Debtor(s)	Chapter 1	3
	VER	RIFICATION OF CREDITOR M	ATRIX	
		Number of	Creditors:	28
	The above-named Debtor(s) h (our) knowledge.	nereby verifies that the list of credit	ors is true and co	rrect to the best of my
Date:	July 9, 2016	/s/ Patricia Mendoza Patricia Mendoza Signature of Debtor		

Bank Of America Nc4-105-03-14 Po Box 26012 Greensboro, NC 27410

Blatt Hasenmiller 125 S Wacker Dr Suite 400 Chicago, IL 60606

Blatt Hasenmiller Leibsker & Moore 10 S LaSalle St Suite 2200 Chicago, IL 60603

Blitt & Gaines PC 661 Glenn Ave Wheeling, IL 60090

Brandon Riley Manetti & Griffith Ltd 2021 Midwest Road, Suite 200 Oak Brook, IL 60523

Calvary Portfolio Services 500 Summit Lake Dr Ste 400 Valhalla, NY 10595

Capital One Po Box 30285 Salt Lake City, UT 84130

Capital One Bank c/o Blatt Hasenmiller Leibsker & Mo 10 S LaSalle Suite 2200 Chicago, IL 60603

Central Credit Union 1001 Mannheim Rd Bellwood, IL 60104

Codilis & Associates 15W030 N. Frontage Rd, Suite 100 Burr Ridge, IL 60527 Discover Financial Po Box 3025 New Albany, OH 43054

ERC/Enhanced Recovery Corp 8014 Bayberry Rd Jacksonville, FL 32256

Erin Capital Management 35 E 21st St New York, NY 10010

H.J. Mohr & Sons Inc 915 S Maple Ave Oak Park, IL 60304

IC Systems, Inc 444 Highway 96 East Po Box 64378 St Paul, MN 55164

Medicredit Inc. Po Box 1629 Maryland Heights, MO 63043

Midland Funding 2365 Northside Dr Suite 300 San Diego, CA 92108

Miramed Revenue Group 991 Oak Creek Dr Lombard, IL 60148

Nationstar Mortgage LLC 8950 Cypress Waters Blvd Coppell, TX 75019

Pallisades Collection LLC 210 Sylvan Ave Englewood Cliffs, NJ 07632

Pierce & Associates 1 North Dearborn Chicago, IL 60602 Retailers National 3910 W 53rd St Sioux Falls, SD 57106

Shapiro Kresiman 2121 Waukegan Rd Suite 301 Bannockburn, IL 60015

Target C/O Financial & Retail Services Mailstop BT PO Box 9475 Minneapolis, MN 55440

VCNA Prairie Inc Prairie Material 7601 W 79th St Bridgeview, IL 60455

Visa Dept Store National Bank Attn: Bankruptcy Po Box 8053 Mason, OH 45040

Walinski and Trunkett PC 221 N La Salle Ste 1000 Chicago, IL 60601

Walters Levine LLC 20 N Clark #850 Chicago, IL 60602